

<i>SERFF Tracking Number:</i>	<i>ALSB-125634961</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Lincoln Benefit Life Company</i>	<i>State Tracking Number:</i>	<i>39118</i>
<i>Company Tracking Number:</i>	<i>AP0812</i>		
<i>TOI:</i>	<i>A05I Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05I.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>AP0812</i>		
<i>Project Name/Number:</i>	<i>AP0812/AP0812</i>		

## Filing at a Glance

Company: Lincoln Benefit Life Company		
Product Name: AP0812	SERFF Tr Num: ALSB-125634961	State: ArkansasLH
TOI: A05I Individual Annuities- Immediate Non-Variable	SERFF Status: Closed	State Tr Num: 39118
Sub-TOI: A05I.000 Annuities - Immediate Non-variable	Co Tr Num: AP0812	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Elizabeth Vassallo	Disposition Date: 06/03/2008
	Date Submitted: 05/28/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name: AP0812	Status of Filing in Domicile: Pending
Project Number: AP0812	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Pending approval by our state of domicile, Nebraska
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/03/2008	
State Status Changed: 06/03/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Description of Forms:	

Form AP0812 is a Single Premium Immediate Annuity contract that will be issued to purchasers; it describes the contract owner's and Lincoln Benefit Life's rights and obligations. The purchase premium provides the contract owner a

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<i>Company Tracking Number:</i>	<i>AP0812</i>		
<i>TOI:</i>	<i>A051 Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A051.000 Annuities - Immediate Non-variable</i>
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benefit stream with options at issue between guaranteed and/or life contingent annuity payments and includes the following payout Plans:

- Period Certain Annuity
- Life Annuity
- Life Annuity with Certain Payments
- Life Annuity with Installment Refund
- Life Annuity with Modified Cash Refund
- Joint and (Contingent) Survivor Life Annuity
- Joint and Survivor Life Annuity with Certain Payments
- Joint and Survivor Life Annuity with Installment Refund
- Joint and Survivor Life Annuity with Modified Cash Refund

Annuity Data Page AD0812 will be generated by computer and will accompany Contract AP0812.

Form AR0814 is a Guaranteed Annuity Payment Liquidity Rider. This optional rider provides the owner, or subsequent beneficiaries upon the death of the owner, the ability to elect and receive the replacement value of future guaranteed annuity payments. This value is determined by the current replacement cost of the remaining benefits. A withdrawal will reduce the future guaranteed payments proportionately. There will be no access to the value of life contingent payments and therefore these will not be reduced. A withdrawal processing fee is assessed to amounts withdrawn under this rider and would be shown on the annuity data page.

Form AR0815 is a Modified Cash Refund Liquidity Rider. This optional rider, if selected, provides the owner access to their original purchase payment less benefits received or withdrawals made. A withdrawal will reduce all future payments proportionately. The owner may elect to exercise the benefits of this rider anytime after the 3rd anniversary through the last eligible date shown on the Annuity Data Page.

Form AR0813 is an Accelerated Payment Liquidity Rider. This optional rider provides the Owner, or subsequent Beneficiaries upon death of the Owner, the ability to accelerate up to the next 12 months of benefits and receive a lump sum equivalent to the discounted value. This feature may be elected up to two times throughout the life of the contract.

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Application AA0735-1 will be completed by customers who wish to enroll for coverage under the annuity Contract AP0812.

#### General Use:

Form AR0816 is presented for approval on a General Use basis, to be used with all applicable Lincoln Benefit Life Company annuity programs. This endorsement will be attached to applicable contract for the purpose of conforming to Section 72(s) of the Internal Revenue Code of 1986, as amended (the Code). That section prescribes required distribution rules after the death of the Holder of the contract. The contract is intended to qualify as an annuity contract for federal income tax purposes.

These forms have been generated by our home office computer system. These forms may also be generated using other hardware, which can result in changes in formatting (e.g., typeface, margins, page breaks), but the contents will remain unaffected.

Please note that some of the variable information on the pdfs of these forms was bracketed using Adobe Acrobat. Although the bracketing appears on the attached pdfs when viewed electronically, the bracketing may not appear on printed hard copies unless your printer is given special instructions to do so.

## Company and Contact

#### Filing Contact Information

Elizabeth Vassallo,  
3100 Sanders Rd, Suite M2A  
Northbrook, IL 60062

evass@allstate.com  
(847) 402-2355 [Phone]  
(847) 326-5224[FAX]

#### Filing Company Information

Lincoln Benefit Life Company  
2940 South 84th Street  
Lincoln, NE 68506-4142  
(800) 525-2799 ext. [Phone]

CoCode: 65595  
Group Code: 8  
Group Name:  
FEIN Number: 47-0221457  
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State of Domicile: Nebraska  
Company Type:  
State ID Number:

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 policy form x \$50/form = \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln Benefit Life Company	\$50.00	05/28/2008	20543325

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Linda Bird	06/03/2008	06/03/2008

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## Disposition

Disposition Date: 06/03/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Filing Company:	Lincoln Benefit Life Company	State Tracking Number:	39118
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Product Name:	AP0812		
Project Name/Number:	AP0812/AP0812		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Readability Certification		Yes
Supporting Document	Statements of Variability		Yes
Form	Contract		Yes
Form	Data Page		Yes
Form	Rider		Yes
Form	Rider		Yes
Form	Rider		Yes
Form	Amendatory Endorsement		Yes
Form	Application		Yes

SERFF Tracking Number: ALSB-125634961 State: Arkansas

Filing Company: Lincoln Benefit Life Company State Tracking Number: 39118

Company Tracking Number: AP0812

TOI: A051 Individual Annuities- Immediate Non-Variable Sub-TOI: A051.000 Annuities - Immediate Non-variable

Product Name: AP0812

Project Name/Number: AP0812/AP0812

## Form Schedule

Lead Form Number: LU10931

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AP0812	Policy/Cont Contract ract/Fratern al Certificate	Initial		51	AP0812 LBL SPIA Contract.pdf
	AD0812	Data/DeclarData Page ation Pages	Initial		0	AD0812 LBL SPIA Data Page.pdf
	AR0813	Policy/Cont Rider ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	AR0813 LBL SPIA Accelerated Benefit Liquidity Rider.pdf
	AR0814	Policy/Cont Rider ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	AR0814 LBL SPIA Guaranteed Payment Liquidity Rider.pdf
	AR0815	Policy/Cont Rider ract/Fratern al Certificate: Amendmen t, Insert	Initial		50	AR0815 LBL SPIA Modified Cash Refund Liquidity Rider.pdf



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<i>TOI:</i>	<i>A05I Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05I.000 Annuities - Immediate Non-variable</i>
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	Page, Endorsement or Rider			
AR0816	Policy/Cont Amendatory ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorsement or Rider	Initial	53	AR0816 LBL SPIA 72_s_ Endorsement. pdf
AA0735-1	Application/ Application Enrollment Form	Initial	54	AA0735-1AR LBL SPIA Application.pdf



# Lincoln Benefit Life Company

A Stock Company

Home Office Address: 2940 South 84<sup>th</sup> Street, Lincoln, NE 68506-4142

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## ***Single Premium Immediate Annuity***

This Contract is issued to the Owner(s) in consideration of the Purchase Payment. Lincoln Benefit Life Company will pay the Annuity Payments of this Contract, subject to its terms and conditions.

Throughout this Contract, "you" and "your" refer to the Owner(s) of this Contract. "We", "us" and "our" refer to Lincoln Benefit Life Company. "Code" refers to Internal Revenue Code of 1986, as amended.

### **Contract Summary**

Lincoln Benefit Life Company will make all Annuity Payments shown on the Annuity Data Page to the Owner, other designated Payee on behalf of the Owner, or surviving Beneficiary(ies).

- All Guaranteed Annuity Payment(s) will be paid on the specified Annuity Payment Due Date(s).
- All Life Contingent Annuity Payment(s) will be paid if and only if the Annuitant is alive on the specified Annuity Payment Due Date(s). Upon the death of the Last Surviving Annuitant, no future Annuity Payments, in part or whole, are provided under this Contract.

This Contract terminates when all Guaranteed Annuity Payments and Life Contingent Annuity Payments are paid as shown on the Annuity Data Page. Lincoln Benefit Life Company reserves the right to recover any Annuity Payments made which were not due under this Contract.

This Contract does not pay dividends.

The tax status of this Contract as it applies to the Owner should be reviewed each year.

### **PLEASE READ YOUR CONTRACT CAREFULLY.**

This is a legal Contract between the Owner(s) of this Contract and Lincoln Benefit Life Company.

### **Trial Examination Period**

**If you are not satisfied with this Contract for any reason, you may cancel it by written notification within 20 days after you receive it, or longer if required by your state. We will refund to you, the Purchase Payment, less any Annuity Payments paid and any applicable withdrawals.**



Michael J. Velotta  
Secretary



Lawrence W. Dahl  
President

**Single Premium Immediate Annuity**

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## PERSONS INVOLVED

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**Owner** The Owner, as identified on the Annuity Data Page, is the person or entity who owns the Contract, has paid the Purchase Payment, and who is entitled to exercise all rights and privileges provided in this Contract. The person(s) or entity named on the application is the Owner of this Contract unless subsequently changed. As Owner, you will receive all Annuity Payments, unless you have directed us to pay them to someone else. This Contract cannot be jointly owned by both a non-living person and a living person. If the Owner is a trust, the Owner will be considered a non-living person.

You may exercise all the rights stated in this Contract, subject to the rights of any irrevocable Beneficiary.

You may change the Owner(s) at any time by written request in a form satisfactory to us. Each change is subject to any Annuity Payment we make or other action we take before we accept it. If we accept a change, the change will take effect on the date the request is signed.

You may not assign any interest in this Contract as collateral or security for a loan. However, you may assign periodic income Annuity Payments under this Contract. We are bound by an assignment only if it is signed by you and filed with us at least 30 days prior to the Annuity Payment Due Date that you would like the assignment to be effective. We are not responsible for the validity of an assignment.

If more than one person is designated as Owner:

- Owner as used in this Contract refers to all people named as Owners, unless otherwise indicated;
- Any request to exercise ownership rights must be signed by all Owners;
- On the death of any person who is an Owner, the surviving person(s) named as Owner(s) will continue as Owner(s).
- Ownership will be that of joint ownership with rights of survivorship.

**Annuitant** The Annuitant is the person identified on the Annuity Data Page. If a Joint Annuitant is identified on the Annuity Data Page, the Joint Annuitant will become the Annuitant upon the death of the Annuitant as identified on the Annuity Data Page for the Joint and (Contingent) Survivor Life Annuity Payments only.

**Beneficiary** The two classes of Beneficiaries are Primary Beneficiaries and Contingent Beneficiaries. Primary Beneficiaries and Contingent Beneficiaries are individually and collectively referred to herein as "Beneficiaries."

The Primary Beneficiary is the person(s) named on the Annuity Data Page unless later changed by the Owner. The Primary Beneficiary is the Beneficiary(ies) who is first entitled to receive Annuity Payments under this Contract upon the death of the sole surviving Owner.

The Contingent Beneficiary is the person(s) named on the Annuity Data Page unless later changed by the Owner. The Contingent Beneficiary is entitled to receive Annuity Payments under the Contract upon the death of the sole surviving Owner, when all Primary Beneficiary(ies) predecease the sole surviving Owner.

You may change Beneficiaries at any time by written request in a timely manner, in a form satisfactory to us, unless you have designated an irrevocable Beneficiary. Once we accept a request, the change will take effect on the date you signed the request. Any change is subject to any Annuity Payment we make or other action we take before we accept the change.

If no named Beneficiary is living when the sole surviving Owner dies, or if a Beneficiary has not been named, the Beneficiary will be:

- i. Your spouse (or person of equivalent legal status based on applicable state law); or if he or she is no longer living,
- ii. Your surviving children equally; or if you have no surviving children,
- iii. Your estate.

For the purposes of this Contract, children are natural children and adopted children only.

Unless you have provided written directions to the contrary in a form satisfactory to us, the Beneficiaries will take equal shares. If there is more than one Beneficiary in a class and one of the Beneficiaries predeceases the Owner, the deceased Beneficiary's entire share will be divided among the remaining Beneficiaries in that class in proportion to the remaining Beneficiaries' original shares.

Any Annuity Payments due to the Beneficiary(ies) will be paid on their specified Annuity Payment Due Date(s), and will not be commuted or paid in a lump sum.

**Survivor Clause**

For purposes of this Contract, in determining whether a person has survived another person, the person who survives the other person by at least 24 hours will be deemed to be the surviving person. A person who has not survived the other person by at least 24 hours will be conclusively presumed to have predeceased the other person.

**Joint Annuitant** The Joint Annuitant is the person identified on the Annuity Data Page, if applicable. Upon the death of the Annuitant, the Joint Annuitant will become the Annuitant for the remaining Joint and (Contingent) Survivor Life Annuity Payments.

**Last Surviving Annuitant** The Last Surviving Annuitant is the Annuitant or Joint Annuitant who survives the other.

**Payee** The Payee is designated by the Owner as the person(s) or entity who will receive the Annuity Payments. The Payee's rights within this Contract are limited to what is authorized by the Owner. If a Payee is not designated or a designated Payee predeceases the Owner, the Owner will be the Payee.

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## **PAYOUT PROVISIONS**

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**Annuity Start Date** This is the first day of the first Annuity Payment period selected.

**Annuity Payments** The series of payments made on a scheduled basis to you or your Payee as shown on the Annuity Data Page.

**Annuity Payment Due Date** The date the Annuity Payment(s) are scheduled to be paid as listed on the Annuity Data Page.

**Guaranteed Annuity Payments** Annuity Payments made during the Guaranteed Payment Period.

**Guaranteed Payment Period** The period of time, or certain period, over which Annuity Payments are guaranteed to be made without regard to an Annuitant's life.

**Payout Terms and Conditions** The Annuity Payments are subject to the following terms and conditions once the Contract is issued:

- A new Annuity Payment or Annuity Payment Option may not be added;
- Annuity Payments or withdrawals may not be reallocated to a different Annuity Payment Option;
- Neither the Annuity Payment nor the Annuity Payment Option can be changed;
- Withdrawals cannot be made; and
- Neither the Annuitant nor the Joint Annuitant may not be changed.

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## ANNUITY PAYMENT OPTIONS

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**Life Annuity** We will make Annuity Payments for as long as the Annuitant lives. Upon the death of the Annuitant, no Annuity Payments, in part or in whole, are provided under this payment option.

**Life Annuity with Period Certain Payments** We will make Annuity Payments for as long as the Annuitant lives, or until the end of the Guaranteed Payment Period, if longer. Upon the death of the Annuitant and expiration of the Guaranteed Payment Period, no Annuity Payments, in part or in whole, are provided under this payment option.

**Life Annuity with Installment Refund** We will make Annuity Payments for as long as the Annuitant lives, or until the end of the Guaranteed Payment Period, if longer. The total amount of Annuity Payments made during the Guaranteed Payment Period will not be less than the Purchase Payment. Upon the death of the Annuitant and expiration of the Guaranteed Payment Period, no Annuity Payments, in part or in whole, are provided under this payment option.

**Life Annuity with Modified Cash Refund** We will make Annuity Payments for as long as the Annuitant lives. If the Annuitant dies before the total Annuity Payments, plus withdrawals, made are at least equal to the Purchase Payment, the remaining difference is paid as a lump sum.

**Joint and (Contingent) Survivor Life Annuity** We will make Annuity Payments, as described on the Annuity Data Page, for as long as either the Annuitant or Joint Annuitant lives. Upon the death of the Last Surviving Annuitant, no Annuity Payments, in part or in whole, are provided under this payment option.

**Joint and (Contingent) Survivor Life Annuity with Period Certain Payments** We will make Annuity Payments for as long as either the Annuitant or Joint Annuitant lives, or until the end of the Guaranteed Payment Period, if longer. Upon the death of the Last Surviving Annuitant and expiration of the Guaranteed Payment Period, no Annuity Payments, in part or in whole, are provided under this payment option.

**Joint and (Contingent) Survivor Life Annuity with Installment Refund** We will make Annuity Payments for as long as either the Annuitant or Joint Annuitant lives, or until the end of the Guaranteed Payment Period, if longer. The total amount of Annuity Payments made during the Guaranteed Payment Period will not be less than the Purchase Payment. Upon the death of the Last Surviving Annuitant and the expiration of the Guaranteed Payment Period, no Annuity Payments in part or in whole, are provided under this payment option.

**Joint and (Contingent) Survivor Life Annuity with Modified Cash Refund** We will make Annuity Payments for as long as either the Annuitant or Joint Annuitant lives. If the Last Surviving Annuitant dies before the total Annuity Payments, plus withdrawals, made are at least equal to the Purchase Payment, the remaining difference is paid as a lump sum.

**Period Certain Annuity** We will make period certain Annuity Payments for the Guaranteed Payment Period. These payments do not depend on an Annuitant's life.

We reserve the right to make available other Annuity Payment Options.

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## GENERAL PROVISIONS

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**The Entire Contract** The entire contract consists of this Contract, any application, the annuity data page and any Contract endorsements and riders.

All statements made in applications are representations and not warranties. No statement will be used by us in defense of a claim or to void the Contract unless it is included in an application. If your Contract is voided, you will receive the Purchase Payment, less any Annuity Payments paid and withdrawals.

Unless otherwise specified, all references in this Contract to days, months, or years shall mean calendar days, months or years.

Only our officers are authorized to change the Contract or waive a right or requirement of the Contract. No other individual is authorized to do this.

We may not modify this Contract without your signed consent, except to make it comply with any changes in the Code or as required by any other applicable law, or as otherwise permitted by the terms of this Contract.

**Incontestability** This Contract will be incontestable after it has been in force during your lifetime for a period of two years from the Issue Date.

If your Contract is voided, you will receive the Purchase Payment less any Annuity Payments paid and withdrawals, plus any interest, if applicable, by state law.

**Misstatement of Age or Sex** If the Annuitant's or Joint Annuitant's age or sex shown on the application is misstated, we will pay the amounts which would have been paid at the correct age and sex.

If we find the misstatement of age or sex after the income Annuity Payments begin, we will:

- Pay all amounts underpaid including interest calculated at an effective annual rate according to applicable state law; or
- Stop Annuity Payments until the total Annuity Payments made are equal to the total amounts that would have been made if the correct age and sex had been used.

**Proof of Death** We must receive due proof of death, satisfactory to us, of an Owner or an Annuitant.



**Proof of Survivorship** We have the right to require proof that the Annuitant is alive before making each Annuity Payment. We also have the right to recover any Life Contingent Annuity Payments that we make after the Annuitant has died.

**Purchase Payment** The amount received in consideration for this Contract and is shown on the Annuity Data Page. We reserve the right to limit the amount of the Purchase Payment to an aggregate maximum of \$1,000,000, without our prior approval. No additional Purchase Payments may be made to the Contract at any time.

**Taxes** Applicable Taxes relating to this Contract may be deducted from the Purchase Payment when the tax is incurred or at a later time.

## ANNUITY DATA PAGE

Contract Number: ..... 444444444

Issue Date: ..... November 15, 2008

Owner: ..... John Doe

Joint Owner: ..... John Doe

Annuitant: ..... John Doe  
Age at Issue: ..... 35  
Sex: ..... Male

Joint Annuitant: ..... John Doe  
Age at Issue: ..... 35  
Sex: ..... Male

Primary Beneficiary: ..... Jane Doe  
Relationship to Owner: ..... Wife  
Percentage: ..... 100%

Contingent Beneficiary: ..... Susan Doe  
Relationship to Owner: ..... Daughter  
Percentage: ..... 100%

Total Purchase Payment: ..... \$100,000

Tax Qualification: ..... IRA

Guaranteed Annuity Payment Liquidity Rider Withdrawal Processing Fee: ..... 8%

### SCHEDULE 1 OF ANNUITY PAYMENTS PERIOD CERTAIN ANNUITY

Purchase Payment ..... \$10,000

First Annuity Payment Date: ..... October 14, 2009

Last Annuity Payment Date: ..... September 14, 2019

Certain Payments the First 120 Payments ..... \$100.00 Monthly\*

Fixed Annual Increase for Annuity Payments ..... 3%

Accelerated Payment Liquidity Rider ..... Yes/No

Guaranteed Annuity Payment Liquidity Rider ..... Yes/No

Cost Basis at Issue: ..... \$10,000

Exclusion Ratio: ..... 82%

**SCHEDULE 2 OF ANNUITY PAYMENTS**  
**LIFE ANNUITY**

Purchase Payment ..... \$10,000

First Annuity Payment Date: ..... October 14, 2009

Last Annuity Payment Date: ..... The date of the last life contingent payment  
on or prior to the date of death of the Annuitant.

Life Contingent Annuity Payments If Annuitant Is Living ..... \$100.00 Monthly\*

Fixed Annual Increase for Annuity Payments ..... .3%

Accelerated Payment Liquidity Rider ..... Yes/No

Cost Basis at Issue: ..... \$10,000

Exclusion Ratio: ..... 82%

**SCHEDULE 3 OF ANNUITY PAYMENTS**  
**LIFE ANNUITY WITH PERIOD CERTAIN PAYMENTS**

Purchase Payment ..... \$10,000

First Annuity Payment Date: ..... October 14, 2009

Last Annuity Payment Date: ..... The later of (1) September 15, 2013 or (2) the  
date of the last life contingent payment on or prior to the  
date of death of the Annuitant.

Certain Payments the First 120 Payments ..... \$100.00 Monthly\*

Life Contingent Annuity Payments If Annuitant  
Is Living After 120 Payments Have Been Made ..... \$134.39 Monthly\*

Fixed Annual Increase for Annuity Payments ..... .3%

Accelerated Payment Liquidity Rider ..... Yes/No

Guaranteed Annuity Payment Liquidity Rider ..... Yes/No

Cost Basis at Issue: ..... \$10,000

Exclusion Ratio: ..... 82%

**SCHEDULE [4] OF ANNUITY PAYMENTS  
JOINT AND SURVIVOR LIFE ANNUITY**

Purchase Payment ..... [\$10,000]

First Annuity Payment Date: ..... [October 14, 2009]

Last Annuity Payment Date: ..... The date of the last life contingent payment on  
or prior to the date of death of the Last Surviving  
Annuitant.

Life Contingent Annuity Payments If Both Annuitants Are Living ..... [\$100.00 Monthly\*]

Life Contingent Annuity Payments If Only One Annuitant Is Living Will Be Reduced To ..... [50%]

[ Fixed Annual Increase for Annuity Payments ..... [.3%]

[ Accelerated Payment Liquidity Rider ..... [Yes/No]

Cost Basis at Issue: ..... [\$10,000]

Exclusion Ratio: ..... [82%]

**SCHEDULE [5] OF ANNUITY PAYMENTS  
JOINT AND SURVIVOR LIFE ANNUITY WITH PERIOD CERTAIN PAYMENTS**

Purchase Payment ..... [\$10,000]

First Annuity Payment Date: ..... [October 14, 2009]

Last Annuity Payment Date: ..... The later of (1) [September 15, 2013] or (2) the  
date of the last life contingent payment on or prior to the date  
of death of the Last Surviving Annuitant.

Certain Payments the First [120] Payments ..... [\$100.00 Monthly\*]

Life Contingent Annuity Payments If Both Annuitants  
Are Living After [120] Payments Have Been Made ..... [\$134.39 Monthly\*]

Life Contingent Annuity Payments If Only One Annuitant  
Is Living After [120] Payments Have Been Made Will Be Reduced To ..... [50%]

[ Fixed Annual Increase for Annuity Payments ..... [.3%]

[ Accelerated Payment Liquidity Rider ..... [Yes/No]

[ Guaranteed Annuity Payment Liquidity Rider ..... [Yes/No]

Cost Basis at Issue: ..... [\$10,000]

Exclusion Ratio: ..... [82%]

**SCHEDULE 6 OF ANNUITY PAYMENTS  
LIFE ANNUITY WITH MODIFIED CASH REFUND**

Purchase Payment ..... \$10,000

First Annuity Payment Date: ..... October 14, 2009

Last Annuity Payment Date: ..... The date of the last life contingent payment on or prior to the date of death of the Annuitant.

Life Contingent Annuity Payments If The Annuitant Is Living ..... \$100.00 Monthly\*

Modified Cash Refund ..... Upon death of the Annuitant, if the total Annuity Payments, plus withdrawals, made under this Schedule is less than this Schedule's Purchase Payment, the remaining difference will be paid as a lump sum benefit.

Fixed Annual Increase for Annuity Payments ..... 3%

Accelerated Payment Liquidity Rider ..... Yes/No

Modified Cash Refund Liquidity Rider ..... Yes/No

Last eligible date to exercise the Modified Cash Refund Liquidity Rider..... November 14, 2015

Cost Basis at Issue: ..... \$10,000

Exclusion Ratio: ..... 82%

The amount available to you, under the Modified Cash Refund Liquidity Rider, depends on when you elect to exercise the rider. The table below lists the amounts available for the first withdrawal election.

Contract Month of Request	Withdrawal Amount Available	Contract Month of Request	Withdrawal Amount Available
36	Not Available	46	5,400.00
37	6,300.00	47	5,300.00
38	6,200.00	48	5,200.00
39	6,100.00	49	5,100.00
40	6,000.00	50	5,000.00
41	5,900.00	51	Not Available
42	5,800.00	52	Not Available
43	5,700.00	53	Not Available
44	5,600.00	54	Not Available
45	5,500.00	55	Not Available
41	5,900.00	56	Not Available
42	5,800.00	57	Not Available
43	5,700.00	58	Not Available
44	5,600.00	59	Not Available
45	5,500.00	60	Not Available

**SCHEDULE 7 OF ANNUITY PAYMENTS**  
**JOINT AND SURVIVOR LIFE ANNUITY WITH MODIFIED CASH REFUND**

Purchase Payment ..... \$10,000

First Annuity Payment Date: ..... October 14, 2009

Last Annuity Payment Date: ..... The date of the last life contingent payment on or prior to the date of death of the Last Surviving Annuitant.

Life Contingent Annuity Payments If Both Annuitants Are Living ..... \$100.00 Monthly\*

Life Contingent Annuity Payments If Only One Annuitant Is Living Will Be Reduced To ..... 50%

Modified Cash Refund ..... Upon death of the Last Surviving Annuitant, if the total Annuity Payments, plus withdrawals, made under this Schedule is less than this Schedule's Purchase Payment, the remaining difference will be paid as a lump sum benefit.

Fixed Annual Increase for Annuity Payments ..... 3%

Accelerated Payment Liquidity Rider ..... Yes/No

Modified Cash Refund Liquidity Rider ..... Yes/No

Last eligible date to exercise the Modified Cash Refund Liquidity Rider ..... November 14, 2015

Cost Basis at Issue: ..... \$10,000

Exclusion Ratio: ..... 82%

The amount available to you, under the Modified Cash Refund Liquidity Rider, depends on when you elect to exercise the rider. The table below lists the amounts available for the first withdrawal election.

Contract Month of Request	Withdrawal Amount Available	Contract Month of Request	Withdrawal Amount Available
36	Not Available	46	\$5,400.00
37	\$6,300.00	47	\$5,300.00
38	\$6,200.00	48	\$5,200.00
39	\$6,100.00	49	\$5,100.00
40	\$6,000.00	50	\$5,000.00
41	\$5,900.00	51	Not Available
42	\$5,800.00	52	Not Available
43	\$5,700.00	53	Not Available
44	\$5,600.00	54	Not Available
45	\$5,500.00	55	Not Available
41	\$5,900.00	56	Not Available
42	\$5,800.00	57	Not Available
43	\$5,700.00	58	Not Available
44	\$5,600.00	59	Not Available
45	\$5,500.00	60	Not Available

**SCHEDULE 8 OF ANNUITY PAYMENTS  
LIFE ANNUITY WITH INSTALLMENT REFUND**

Purchase Payment ..... \$10,000

First Annuity Payment Date: ..... October 14, 2009

Last Annuity Payment Date: ..... The later of (1) January 14, 2018 or (2) the date of the last life contingent payment on or prior to the date of death of the Annuitant

Certain Annuity Payments the First 100 Payments (guarantees \$10,000 in payments)..... \$100.00 Monthly\*

Life Contingent Annuity Payments If The Annuitant Is Living After 100 Payments Have Been Made ..... \$126.67 Monthly\*

Fixed Annual Increase for Annuity Payments ..... .3%

Accelerated Payment Liquidity Rider ..... Yes/No

Guaranteed Annuity Payment Liquidity Rider ..... Yes/No

Cost Basis at Issue: ..... \$10,000

Exclusion Ratio: ..... 82%

**SCHEDULE 9 OF ANNUITY PAYMENTS  
JOINT AND SURVIVOR LIFE ANNUITY WITH INSTALLMENT REFUND**

Purchase Payment ..... \$10,000

First Annuity Payment Date: ..... October 14, 2009

Last Annuity Payment Date: ..... The later of (1) January 14, 2018 or (2) the date of the last life contingent payment on or prior to the date of death of the Last Surviving Annuitant.

Certain Annuity Payments the First 100 Payments (guarantees \$10,000 in payments)..... \$100.00 Monthly\*

Life Contingent Annuity Payments If Both Annuitants Are Living After 100 Payments Have Been Made ..... \$126.67 Monthly\*

Life Contingent Annuity Payments If Only One Annuitant Is Living After 100 Payments Have Been Made Will Be Reduced To..... 50%

Fixed Annual Increase for Annuity Payments ..... .3%

Accelerated Payment Liquidity Rider ..... Yes/No

Guaranteed Annuity Payment Liquidity Rider ..... Yes/No

Cost Basis at Issue: ..... \$10,000

Exclusion Ratio: ..... 82%

**SCHEDULE 10 OF ANNUITY PAYMENTS  
JOINT AND CONTINGENT SURVIVOR LIFE ANNUITY**

Purchase Payment ..... \$10,000

First Annuity Payment Date: ..... October 14, 2009

Last Annuity Payment Date: ..... The date of the last life contingent payment on  
or prior to the date of death of the Last Surviving Annuitant.

Life Contingent Annuity Payments If the Primary Annuitant Is Living ..... \$100.00 Monthly\*

Life Contingent Annuity Payments If Only the Joint Annuitant Is Living Will Be Reduced To ..... 50%

Fixed Annual Increase for Annuity Payments ..... 3%

Accelerated Payment Liquidity Rider ..... Yes/No

Cost Basis at Issue: ..... \$10,000

Exclusion Ratio: ..... 82%

**SCHEDULE 11 OF ANNUITY PAYMENTS  
JOINT AND CONTINGENT SURVIVOR LIFE ANNUITY WITH PERIOD CERTAIN PAYMENTS**

Purchase Payment ..... \$10,000

First Annuity Payment Date: ..... October 14, 2009

Last Annuity Payment Date: ..... The later of (1) September 15, 2013 or (2) the  
date of the last life contingent payment on or prior to the date  
of death of the Last Surviving Annuitant.

Certain Payments the First 120 Payments ..... \$100.00 Monthly\*

Life Contingent Annuity Payments If the Primary Annuitant  
Is Living After 120 Payments Have Been Made ..... \$134.39 Monthly\*

Life Contingent Annuity Payments If Only the Joint Annuitant  
Is Living After 120 Payments Have Been Made Will Be Reduced To ..... 50%

Fixed Annual Increase for Annuity Payments ..... 3%

Accelerated Payment Liquidity Rider ..... Yes/No

Guaranteed Annuity Payment Liquidity Rider ..... Yes/No

Cost Basis at Issue: ..... \$10,000

Exclusion Ratio: ..... 82%

\* Your Annuity Payment will be increased annually by the percentage listed under the Fixed Annual Increase for Annuity Payments.

Please see your Contract for more details.

If you have any questions about your Lincoln Benefit Life Company annuity, please contact us at 1-800-525-9287



# LINCOLN BENEFIT LIFE COMPANY

(herein called "we" or "us")

## Accelerated Payment Liquidity Rider

This rider is attached to your Contract as an additional benefit. All rider terms will have the same meaning as under the Contract. If the rights under this rider are exercised, the future Annuity Payments provided under your Contract will be modified as described below.

This rider provides the Owner, or subsequent Beneficiaries upon death of the Owner, with the ability to elect and receive a lump sum payment in exchange for the eligible Annuity Payments scheduled within the next 12 months discounted at 6%. This feature may be elected up to two times throughout the life of the contract. The first acceleration of Annuity Payments may be taken anytime after the first Contract Anniversary, and the second acceleration may be taken after 12 months of scheduled Annuity Payments resume or later.

The Owner must provide us with a written request stating:

- You have elected to exercise the Accelerated Payment Liquidity Rider,
- The number of payments, within the next 12 months, you would like to accelerate and which Schedule of Annuity Payment(s) you are accelerating,
- Your signature along with any other party who has rights to the Annuity Payments including Joint Owner(s) and irrevocable Beneficiaries, and
- Any other information required by us.

Upon receipt of a signed request acceptable to us, we will stop the scheduled Annuity Payments that are being accelerated and issue the lump sum payment to the Payee within 30 days of the request. Annuity Payments will resume with the next regularly scheduled payment following the acceleration period.

**Termination of this Rider** This rider will terminate with the termination of the Contract or after the second election, whichever comes first.

Except as amended in this rider, the Contract remains unchanged.

If you have any questions about this rider, please contact us at 1-800-525-9287.



Michael J. Velotta  
Secretary



Lawrence W. Dahl  
President

# LINCOLN BENEFIT LIFE COMPANY

(herein called "we" or "us")

## Guaranteed Annuity Payment Liquidity Rider

This rider is attached to your Contract as an additional benefit. If the rights under this rider are exercised, the future Guaranteed Annuity Payments provided under your Contract will be reduced. All rider terms will have the same meaning as under the Contract. The following describes the benefit this rider provides:

This rider provides the Owner, or subsequent Beneficiaries upon death of the Owner, with the ability to elect and receive all or part of the value of remaining Guaranteed Annuity Payments in the form of a lump sum payment.

The Owner must provide us with a written request stating:

- You have elected to exercise the Guaranteed Annuity Payment Liquidity Rider and which Schedule of Annuity Payment(s) you are selecting to use this rider with,
- The percentage or the specified dollar amount, up to 100%, of future Guaranteed Annuity Payments to be withdrawn,
- Your signature along with any other party who has rights to the Annuity Payments including Joint Owner(s) and irrevocable Beneficiaries, and
- Any other information required by us.

This Rider may be exercised at any time subject to the following:

- Minimum withdrawal amount of \$2,500 unless electing 100% of remaining Guaranteed Annuity Payments
- If selecting to receive part of the remaining Guaranteed Annuity Payments, the post withdrawal minimum Annuity Payments must be at least \$100 per payment for each payee, and
- Not within 12 months after an election to exercise the Accelerated Benefit Liquidity Rider, if included in your Contract.

We will provide you a lump sum payment in exchange for the requested percentage of Guaranteed Payments being withdrawn. The lump sum will equal the cost to replace the Guaranteed Annuity Payments using the current cost to purchase a new Lincoln Benefit Life Company Single Premium Immediate Annuity as of the processing date, less the withdrawal processing charge listed on the Annuity Data Page, but never less than the guaranteed amount listed on the Annuity Data Page. All future Guaranteed Annuity Payments will be reduced by the percentage you elect to withdraw. If a specified dollar amount is requested then the percentage will be based on the ratio of dollars withdrawn to the total amount available under this rider.

Upon receipt of a signed request acceptable to us, we will process the withdrawal and issue the lump sum payment to the Payee within 30 days.

This rider does not impact any Life Contingent Annuity Payments.

**Termination of this Rider** This rider will terminate when all Guaranteed Annuity Payments have been paid or withdrawn.

Except as amended in this rider, the Contract remains unchanged.

If you have any questions about this rider, please contact us at 1-800-525-9287.



Michael J. Velotta  
Secretary



Lawrence W. Dahl  
President

# LINCOLN BENEFIT LIFE COMPANY

(herein called "we" or "us")

## Modified Cash Refund Liquidity Rider

This rider is attached to your Contract as an additional benefit. All rider terms will have the same meaning as under the Contract. If the rights under this rider are exercised, the future Annuity Payments provided under your Contract will be modified as described below.

You may elect to exercise this rider anytime after your 3<sup>rd</sup> contract anniversary through the last eligible date on the Annuity Data Page. This rider provides the Owner with the option to elect and receive a lump sum payment for up to 100% of the Purchase Payment less any Annuity Payments and withdrawals received to date. Future Annuity Payments will be reduced by the proportion of the lump sum payment relative to the total amount available under this rider.

To exercise this rider the Owner must provide us with a written request stating:

- You have elected to exercise the Modified Cash Refund Liquidity Rider,
- The desired withdrawal amount and which Schedule of Annuity Payment(s) you are selecting to use this rider with,
- Your signature along with any other party who has rights to the Annuity Payments including Joint Owner(s), and
- Any other information required by us.

This rider may be elected at any time subject to the following:

- Minimum withdrawal amount of \$2,500 unless electing a 100% withdrawal
- If selecting to receive a partial withdrawal, the post withdrawal minimum Annuity Payments must be at least \$100 per payment for each Payee, and
- Not within 12 months after an election to exercise the Accelerated Benefit Liquidity Rider, if included in your Contract.

Upon receipt of a signed request acceptable to us, we will process the withdrawal and issue the lump sum payment to the Payee within 30 days.

**Termination of this Rider** This rider will terminate with the termination of the Contract or after total Annuity Payments plus withdrawals taken exceed the initial Purchase Payment.

Except as amended in this rider, the Contract remains unchanged.

If you have any questions about this rider, please contact us at 1-800-525-9287.



Michael J. Velotta  
Secretary



Lawrence W. Dahl  
President

# LINCOLN BENEFIT LIFE COMPANY

## Amendatory Endorsement for Required Distributions under Code Section 72(s)

This endorsement is attached to the contract for the purpose of conforming to Section 72(s) of the Internal Revenue Code of 1986, as amended (the "Code"). That section requires distributions to be made after the death of the Holder of the contract. The contract is intended to qualify as an annuity contract for federal income tax purposes. The provisions of this contract are to be interpreted to ensure or maintain such tax qualification, notwithstanding any other provisions to the contrary. The Company reserves the right to amend this contract to reflect any clarifications that may be needed or are appropriate to maintain such tax qualification or to conform this Contract to any applicable changes in the tax qualification requirements. The terms of this endorsement may modify the payments shown on the Annuity Data Page in order to comply with Section 72(s) of the Code.

### Definitions

**Holder** - If the Owner is a living person, the Holder is the Owner. If the Owner is a non-living person, the Holder is the Annuitant as identified in the Annuity Data Page section. Upon the death of the Holder, if the Recipient is the surviving spouse of the Holder, the surviving spouse becomes the Holder.

**Recipient** – The entity or individual entitled to the Remaining Payments pursuant to the contract.

**Annuity Start Date** – This is the first day of the first Annuity Payment period selected, as defined in Section 72(c)(4) of the Code.

**Remaining Payments** - The payments shown on the Annuity Data Page remaining upon death of the Holder.

### Distributions

If the Holder dies on or after the Annuity Start Date, and the stream of payments is an amount received as an annuity pursuant to Section 72(a) of the Code, Remaining Payments will continue to the Recipient at least as rapidly as scheduled.

If the Holder dies before the Annuity Start Date and the sole Recipient is the spouse of the Holder, no change in the Remaining Payments is required.

If the Holder dies before the Annuity Start Date and there are multiple Recipients or a non-spousal Recipient, then the Remaining Payments will continue as follows:

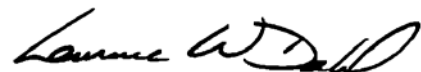
1. If all the Remaining Payments will be paid within five years of the Holder's death, then the Remaining Payments will continue to the Recipient without modifications.
2. If any of the Remaining Payments would continue beyond the five years from the Holder's death, the Remaining Payments may be modified to be compliant with Section 72(s) of the Code. The Company may commute and pay a lump sum upon notification of death unless another payment schedule that is compliant with Section 72(s) of the Code is mutually agreed upon between the Company and Recipient.

Except as amended in this endorsement, the Contract remains unchanged.

If you have any questions about this endorsement, please contact us at 1-800-525-9287.



Michael J. Velotta  
Secretary



Lawrence W. Dahl  
President

# LINCOLN BENEFIT LIFE COMPANY ANNUITY APPLICATION

P.O. Box 80469, Lincoln, Nebraska 68501-0469  
Overnight Address: 2940 S. 84th Street, Lincoln, NE 68506  
1-800-525-9287

AA0735-1

**For Applicants in Arizona:** Upon your written request we will provide you, within a reasonable period of time, reasonable factual information concerning the benefits and provisions of the annuity contract. If for any reason you are not satisfied with the contract, you may return it within 30 days after it is delivered and receive a refund of all monies paid.

## A. PRODUCT APPLIED FOR

Product Name \_\_\_\_\_

## B. ANNUITANT (Must be a natural person.)

Name \_\_\_\_\_ SSN/TIN: \_\_\_\_\_

Street Address (No PO Box or c/o) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Gender: ☐ Male ☐ Female Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_ Phone Number: ( ) \_\_\_\_\_  
(MM/DD/YYYY)

Relationship to Owner: \_\_\_\_\_

## C. JOINT ANNUITANT (For non-qualified situations only unless purchasing an IRA for immediate joint annuitization.)

Name \_\_\_\_\_ SSN/TIN: \_\_\_\_\_

Street Address (No PO Box or c/o) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Gender: ☐ Male ☐ Female Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_ Phone Number: ( ) \_\_\_\_\_  
(MM/DD/YYYY)

Relationship to Owner: \_\_\_\_\_

## D. OWNER (Complete if other than person named in Section B. For non-qualified or Custodial IRA situations ONLY.)

Name \_\_\_\_\_ SSN/TIN: \_\_\_\_\_

Street Address (No PO Box or c/o) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Gender: ☐ Male ☐ Female Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_ Phone Number: ( ) \_\_\_\_\_  
(MM/DD/YYYY)

Relationship to Owner: \_\_\_\_\_

## E. JOINT OWNER (For non-qualified situations ONLY.)

Name \_\_\_\_\_ SSN/TIN: \_\_\_\_\_

Street Address (No PO Box or c/o) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Gender: ☐ Male ☐ Female Date of Birth: \_\_\_\_\_ Age: \_\_\_\_\_ Phone Number: ( ) \_\_\_\_\_  
(MM/DD/YYYY)

Relationship to Owner: \_\_\_\_\_

## F. OWNER TYPE (Non-natural owners (except Grantor Trusts) generally do not receive tax deferral.)

☐ Individual/Joint ☐ Partnership ☐ Minor (UTMA/UGMA) ☐ Charitable Remainder Trust<sup>1</sup> ☐ Corporation/Association

☐ Custodial Account ☐ Grantor Trust<sup>1,2</sup> ☐ Non Grantor Trust<sup>1,3</sup> ☐ Tax Exempt/Non Profit Organization

<sup>1</sup>Trustee Name(s) \_\_\_\_\_ <sup>1</sup>Date of Trust \_\_\_\_\_  
(MM/DD/YYYY)

<sup>2</sup>Grantor Name \_\_\_\_\_ <sup>2</sup>Grantor Date of Birth \_\_\_\_\_  
(MM/DD/YYYY)

<sup>3</sup> For Non Grantor Trusts, Trustee certifies that all trust Beneficiaries are natural persons. \_\_\_\_\_ (Trustee Initial Here)

**G.****BENEFICIARY**

(Special instructions if a non-living entity is the Owner or Joint Owners are named:

For Saver's Index Annuity I &amp; III products: For the non-living entity or the surviving joint owner to receive the death benefit, you must name the non-living entity or the "Surviving Owner" as primary beneficiary.

For all other products: The death benefit will be paid to the non-living entity or surviving owner pursuant to the contract provisions, regardless of any primary beneficiary that is named.)

☐ Primary  
☐ Contingent  
 \_\_\_\_\_ %

Name \_\_\_\_\_ Street Address (No PO Box or c/o) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Relationship to Owner \_\_\_\_\_

Date of Birth \_\_\_\_\_ SSN/TIN \_\_\_\_\_  
(MM/DD/YYYY)
☐ Primary  
☐ Contingent  
 \_\_\_\_\_ %

Name \_\_\_\_\_ Street Address (No PO Box or c/o) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Relationship to Owner \_\_\_\_\_

Date of Birth \_\_\_\_\_ SSN/TIN \_\_\_\_\_  
(MM/DD/YYYY)**H.****CITIZENSHIP**

(Non-resident alien owners may be subject to a mandatory 30% federal withholding. An IRS form W8 is required prior to issue.)

Are the following U.S. Citizens? (If no, complete this entire section.)

Owner(s): ☐ Yes ☐ NoAnnuitant(s): ☐ Yes ☐ NoBeneficiary(ies): ☐ Yes ☐ No

Full Name \_\_\_\_\_ Party (e.g. "Owner") \_\_\_\_\_

Country of Citizenship \_\_\_\_\_

Permanent Resident Card Number (Attach Copy of Card) \_\_\_\_\_

Visa Number and Type (Attach Copy of Visa) \_\_\_\_\_

**I.****PAYMENT INFORMATION**

Cash with application: \$ \_\_\_\_\_

Approximate 1035 or transfer/rollover amount: \$ \_\_\_\_\_

Total initial amount: \$ \_\_\_\_\_

Source of Payment: ☐ Regular ☐ Transfer<sup>1,2</sup> ☐ Rollover<sup>1,2</sup> ☐ 1035 Exchange<sup>1,2</sup><sup>1</sup>Origin of Payment: ☐ Fixed Annuity ☐ Variable Annuity ☐ Fixed Life ☐ Variable Life ☐ Non-Insurance Asset<sup>2</sup>Additional form required to request fundsMethod of Payment: ☐ Personal Check ☐ Cashier's Check ☐ Money Order ☐ Wire ☐ Other \_\_\_\_\_Billing Information: ☐ Single Payment ☐ Bill for Payments of \$ \_\_\_\_\_Billing Mode: ☐ Monthly EFT\* ☐ Quarterly ☐ Semi-Annual ☐ Annual

\* I authorize the Company to collect \$ \_\_\_\_\_, on the due date specified \_\_\_\_\_ (MM/DD/YYYY), by initiating electronic debit entries to my account. An initial premium must be received before the program can commence. ATTACH VOIDED CHECK.

Signature of Authorized Account Owner \_\_\_\_\_

Date (MM/DD/YYYY) \_\_\_\_\_

**All checks must be payable to Lincoln Benefit Life Company. Do not make checks payable to the agent.****J.****DEFERRED ANNUITY****1. Guarantee Period (if available):**
 \_\_\_\_\_ % 1 year      \_\_\_\_\_ % 3 years      \_\_\_\_\_ % 5 years  
 \_\_\_\_\_ % 6 years      \_\_\_\_\_ % 9 years
**2. Participation Rate/Cap Option (if applicable):** \_\_\_\_\_**3. Investment Alternative/Crediting Strategy (if available):**
 \_\_\_\_\_ % Annual Reset      \_\_\_\_\_ % Annual Reset with Low Water Mark  
 \_\_\_\_\_ % Monthly Cap      \_\_\_\_\_ % Annual Reset with Monthly Averaging  
 \_\_\_\_\_ % Fixed Account
**4. Optional Riders (If not available, the riders will not be included):**☐ Return of Premium/Purchase Payments☐ Withdrawal Benefit Rider (Also select single or joint covered life. Age restrictions may apply.)☐ Single Covered Life (Must be owner on contract, or annuitant if owner is a non-living entity. For joint owner contracts, joint owners must be spouses.)☐ Joint Covered Life (For non-qualified situations: Spouse must be only joint owner on contract. For tax qualified situations: Spouse must be sole primary beneficiary on contract. Not available if owner is a non-living entity.)

## K. IMMEDIATE ANNUITY (Must complete and attach REQUIRED Federal Election Withholding Form.)

### Annuity Payment Options\*\*:

- ☐ Period Certain for \_\_\_\_\_ Years ☐ Life Annuity\*: \_\_\_\_\_ Period Certain Years ☐ Life with Modified Cash Refund\*  
☐ Life with Installment Refund\* ☐ Joint Life Annuity\*: \_\_\_\_\_ Period Certain Years & \_\_\_\_\_ % to the Survivor

\*Please provide copy of birth certificate or driver's license of Annuitant as evidence, if applying for life or joint life annuity.

\*\*For qualified situations only: Not all payout plans offered will satisfy the required minimum distribution. Please consult your tax advisor prior to electing a payout plan.

### Optional Riders:

- ☐ Modified Cash Refund Liquidity Rider  
☐ Guaranteed Annuity Payment Liquidity Rider  
☐ Accelerated Death Benefit Liquidity Rider

### Annuity Payment Information:

Payout Frequency: ☐ Monthly ☐ Quarterly ☐ Semi-Annual ☐ Annual

Annuity Payment Start Date (must be within 12 months of issue): \_\_\_\_\_

### Person to Receive Annuity Payments:

- ☐ Annuitant ☐ Joint Annuitant ☐ Owner ☐ To Fund Lincoln Benefit Life Company Policy Number \_\_\_\_\_  
☐ Bank Account - **Complete & attach Electronic Funds Transfer Form** ☐ Other - Provide full name & address in Section O

Is the Annuitant listed in this application also an Annuitant in an existing single premium immediate annuity issued by Lincoln Benefit Life Company (or any of its affiliate companies\*) or currently included as an Annuitant on another application for a single premium immediate annuity issued by Lincoln Benefit Life Company (or any of its affiliate companies\*)?

☐ Yes ☐ No (If yes, subject to prior home office approval.)

\*Allstate Life Insurance Company is an affiliate company of Lincoln Benefit Life Company.

## L. TAX QUALIFICATION STATUS OF ANNUITY APPLIED FOR

☐ Non-Qualified

**Qualified:** ☐ Traditional IRA ☐ SEP IRA<sup>1</sup> ☐ SIMPLE IRA ☐ Roth IRA<sup>2</sup> ☐ Custodial IRA<sup>3</sup>

Payment Tax Year (if applicable) \_\_\_\_\_ Contribution Amount \$ \_\_\_\_\_

<sup>1</sup>For SEP Only: ☐ Traditional IRA Contribution ☐ SEP IRA Contribution

<sup>2</sup>Only regular Roth IRA contributions and transfer/rollovers from a Roth IRA or Designated Roth Account will be accepted.

<sup>3</sup>Owner must be custodial entity other than individual Annuitant. (An Immediate Annuity may not be sold in connection with a Custodial IRA.)

### Custodial IRA:

If this contract will be issued to custodian or trustee of an Individual Retirement Account under Internal Revenue Code ("Code") section 408(a) the custodian or trustee certifies that:

• The annuitant named in this application is the beneficial owner of the Individual Retirement Account referenced in Section D above and

(Check one) ☐ The custodian/trustee is a bank as defined by Code section 408(n); or

☐ The custodian/trustee has received approval from the Internal Revenue Service to serve as a non-bank trustee or custodian.

If the individual signing this application is doing so on behalf of the Custodian/Trustee of the Annuitant's Individual Retirement Account, such individual certifies that he/she is authorized to act on behalf of the Custodian/Trustee.

## M. TAX QUALIFICATION STATUS OF PREMIUM SOURCE

☐ Non-Qualified

### \*Qualified:

☐ Traditional IRA ☐ SEP IRA ☐ SIMPLE IRA ☐ Keogh/401 Plan ☐ Custodial IRA ☐ TSA ☐ Roth IRA \*\*  
☐ 457 Plan ☐ 401(k)/403(b) Designated Roth Account\*\* ☐ Other \_\_\_\_\_

\* If indirect rollover, the owner has 60 days from the date they receive the funds to reinvest the funds.

\*\*A Roth IRA or Designated Roth Account may only transfer/rollover to another Roth IRA.

## N. REPLACEMENT

A. Do you have any existing annuity or life insurance contracts? ☐ Yes ☐ No

B. Has or will this annuity replace or change any annuity or life insurance (including borrowing)? ☐ Yes ☐ No  
(If Yes, complete the following)

Company \_\_\_\_\_ Policy No. \_\_\_\_\_ Insured/Annuitant \_\_\_\_\_

Company \_\_\_\_\_ Policy No. \_\_\_\_\_ Insured/Annuitant \_\_\_\_\_



**O.****REMARKS AND/OR SPECIAL INSTRUCTIONS****P.****IMPORTANT INFORMATION AND SIGNATURES**

**For Applicants in Arkansas, Kentucky, Louisiana, Maine, New Mexico, Ohio, Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**For Applicants in Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the Company. Penalties may include imprisonment, fines, denial of insurance, or civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**For Applicants in New Jersey:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**For Applicants in District of Columbia, Tennessee, Virginia and Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**FOR APPLICANTS IN ALL STATES: IMPORTANT NOTICE REGARDING INTEREST RATES, APPLICABLE CREDIT ENHANCEMENTS AND OTHER PURCHASE INCENTIVES:**

Lincoln Benefit Life Company issues this annuity through various distribution outlets that may include other financial institutions and insurance agencies. The interest rates, applicable credit enhancements and other incentives that we offer for the purchase of this annuity may vary by distribution outlet.

I declare: To the best of my knowledge and belief, all statements and answers are true, complete and correctly reported. I also understand information provided constitutes representations and not warranties.

\_\_\_\_ (initial here for residents in Massachusetts) **For Any Equity Indexed Annuity Product:** I understand that I am applying for an equity indexed annuity; that while the values of the policy may be affected by an external index, the policy does not directly participate in any stock or equity investments; and that any values shown (other than guaranteed minimum values) are not guarantees, promises or warranties.

- Annuities and insurance products are not insured by the Federal Deposit Insurance Corporation (FDIC), Federal Reserve Board, National Credit Union Association (NCUA), National Credit Union Share Insurance Fund (NCUSIF), or any other agency of the United States, or the bank or credit union, or an affiliate of the bank or credit union.
- Annuities are not deposits or obligations of, or guaranteed by, any bank, affiliate of any bank or credit union.
- The financial institution does not guarantee performance by the insurer issuing the annuity.

**Under penalties of perjury, I certify that:**

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including U.S. resident alien).

The Internal Revenue Service does not require your consent to any provisions of this document other than the certification required to avoid backup withholding.

Signed at \_\_\_\_\_ City/State \_\_\_\_\_

Signature of Owner \_\_\_\_\_

On \_\_\_\_\_ MM/DD/YYYY \_\_\_\_\_

Signature of Joint Owner (If any) \_\_\_\_\_

Signature of Annuitant \_\_\_\_\_

Signature of Joint Annuitant (If any) \_\_\_\_\_



**AGENT USE ONLY**

- A. To the best of your knowledge, does the customer have any existing annuity or life insurance contracts?  
☐ Yes ☐ No
- B. To the best of your knowledge, has or will this annuity replace or change any annuity or life insurance (including borrowing)? ☐ Yes ☐ No

By my signature below, I certify that I have truly and accurately recorded on the application the information provided to me by the applicant.

**SIGN HERE**

Agent Name (Please Print)

Agent Signature

Date (MM/DD/YYYY)

Institution

Phone No.

Fax No.

Soc. Sec. No./Agent No.

E-mail Address

AA0735-1

Page 5

(09/08)

**RECEIPT - LINCOLN BENEFIT LIFE COMPANY, LINCOLN, NEBRASKA**

(This receipt should be detached and delivered to the applicant only when a payment with application is received.)

Received of \_\_\_\_\_, \$ \_\_\_\_\_ as payment with application for the annuity applied for. The amount received will be credited to the annuity on the issue date. If the annuity is not issued or if the owner returns the annuity under the right to return provision, the amount received will be refunded.

Date \_\_\_\_\_ Signed \_\_\_\_\_ Agent Number \_\_\_\_\_

Print Agent's Name

Print Agent's Address

**All checks must be made payable to Lincoln Benefit Life Company. Do not make checks payable to the agent or leave the payee blank.**

<i>SERFF Tracking Number:</i>	<i>ALSB-125634961</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Lincoln Benefit Life Company</i>	<i>State Tracking Number:</i>	<i>39118</i>
<i>Company Tracking Number:</i>	<i>AP0812</i>		
<i>TOI:</i>	<i>A05I Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05I.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>AP0812</i>		
<i>Project Name/Number:</i>	<i>AP0812/AP0812</i>		

## Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>ALSB-125634961</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Lincoln Benefit Life Company</i>	<i>State Tracking Number:</i>	<i>39118</i>
<i>Company Tracking Number:</i>	<i>AP0812</i>		
<i>TOI:</i>	<i>A051 Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A051.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>AP0812</i>		
<i>Project Name/Number:</i>	<i>AP0812/AP0812</i>		

## Supporting Document Schedules

	<b>Review Status:</b>	
<b>Satisfied -Name:</b>	Certification/Notice	05/05/2008
<b>Comments:</b>		
<b>Attachment:</b>		
AR cert of comp.pdf		

	<b>Review Status:</b>	
<b>Bypassed -Name:</b>	Application	05/05/2008
<b>Bypass Reason:</b>	The Application is attached to the Form Schedule tab.	
<b>Comments:</b>		

	<b>Review Status:</b>	
<b>Satisfied -Name:</b>	Life & Annuity - Actuarial Memo	05/05/2008
<b>Comments:</b>		
<b>Attachment:</b>		
LBL Actuarial Memo CW.pdf		

	<b>Review Status:</b>	
<b>Satisfied -Name:</b>	Readability Certification	05/28/2008
<b>Comments:</b>		
<b>Attachment:</b>		
LBL Readability CW.pdf		

	<b>Review Status:</b>	
<b>Satisfied -Name:</b>	Statements of Variability	05/28/2008
<b>Comments:</b>		
<b>Attachments:</b>		
LBL 72s Endorsement CW.pdf		
LBL APLR CW.pdf		
LBL Application SOV CW.pdf		
LBL Data Page SPIA CW.pdf		

<i>SERFF Tracking Number:</i>	<i>ALSB-125634961</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Lincoln Benefit Life Company</i>	<i>State Tracking Number:</i>	<i>39118</i>
<i>Company Tracking Number:</i>	<i>AP0812</i>		
<i>TOI:</i>	<i>A05I Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05I.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>AP0812</i>		
<i>Project Name/Number:</i>	<i>AP0812/AP0812</i>		

LBL GAPLR CW.pdf  
LBL MCRLR CW.pdf  
LBL SPIA contract CW.pdf



**STATE OF ARKANSAS**  
**CERTIFICATION OF COMPLIANCE**

I hereby certify that to the best of my knowledge and belief this submission complies with Ark. Code Ann. 23-79-138, Regulation 49, and Regulation 33.

May 28, 2008

**Date**

\_\_\_\_\_  
**Signature of Officer**

Karen Burckhardt

**Name**

Assistant Vice President

**Title and/or Business Affiliation**

LINCOLN BENEFIT LIFE COMPANY  
**ACTUARIAL MEMORANDUM FOR SINGLE PREMIUM IMMEDIATE  
ANNUITY CONTRACT**

**Form No.: AP0812 Series, AR0813, AR0814, AR0815**

**Description of Benefit:**

The Single Premium Immediate Annuity contract provides a stream of guaranteed and/or life contingent annuity payments and include the following Payout Options:

- Period Certain
- Life with Period Certain
- Life with Installment Refund
- Life with Cash Refund
- Joint and Survivor
- Joint and Survivor with Period Certain
- Joint and Survivor with Installment Refund
- Joint and Survivor with Cash Refund

Payout Options with life contingent payments are limited to issue ages 0-99.

The contract will permit additional access to the value of future payments when any of three liquidity riders are added at issue. The stream of annuity payments for this contract may vary on a non-discriminatory basis based on the issue date of the contract. The level of annuity payments may be based on purchase payment, issue age, gender, payout option and optional riders. The policyholder will have the ability to choose payment frequency (monthly, quarterly, annually)

Nonforfeiture Laws do not apply to Single Premium Immediate Annuities

Under the *Guaranteed Annuity Payment Liquidity Rider*, the owner may elect to withdraw up to the replacement value of remaining future guaranteed payments. This value is determined by the current cost of the remaining benefits at the time of withdrawal. Withdrawals are limited to the amount that would leave remaining income payments of \$100. The minimum withdrawal amount is the lesser of \$2500 or a full withdrawal. There is no limit to the number of withdrawals as long as future guaranteed payments remain. A withdrawal will reduce the future guaranteed payments proportionately. There will be no access to the value of Life contingent payments and therefore these will not be reduced. A Withdrawal processing fee of [8%/disclosed at issue] is assessed to amounts withdrawn under this rider.

The formula used to determine the new guaranteed payment level after a withdrawal is:

New Guaranteed Payment level = Current Guaranteed Payment level \* (1- (Withdrawal Amount/Withdrawal Amount Available))

Where

Withdrawal Amount Available = Replacement Value of the Remaining Benefits at current rates

This rider is available on Period Certain, Life Annuity with Period Certain, Life Annuity with Installment Refund, Joint Life Annuity with Period Certain, and Joint Life with Installment Refund. The cost for this rider may vary based the issue date of the contract. The cost may be based on issue age, gender and payout type. This rider may only be added at issue.

Under the *Modified Cash Refund Liquidity Rider*, the owner may elect to withdraw up to the Purchase Payment less benefits received or withdrawals made. Withdrawals are limited to the amount that would leave remaining income payments of \$100. The minimum withdrawal amount is the lesser of \$2500 or a full withdrawal. Withdrawals can be made after a [36] month waiting period and up until the policyholder's benefit payments, using the schedule of benefits at issue, are greater than half of the Purchase Payment (shown on data page). Full withdrawals can be made. There is no limit to the number of withdrawals as long as the full Purchase payment has not been withdrawn and it is still in the electable time period described above. A withdrawal will reduce all future payments proportionately.

The formula used to determine the new benefit level after a withdrawal is:

New Benefit level = Current Benefit level \* (1 - (Withdrawal Amount/Withdrawal Amount Available))

Where

Withdrawal Amount Available = Purchase Payment – Sum of Benefits Receive (including any accelerated benefits) – Sum of Withdrawals

This rider is only available on Modified Cash Refund payout options. The cost, if any, may vary by age and sex. It may automatically be selected for anyone who chooses the Modified Cash Refund payout option when there is no cost.

Under the *Accelerate Benefit Liquidity Rider*, the owner may elect to receive a lump sum of up to the next 12 months of future benefits discounted at [6%/disclosed at issue]. No payments will be made on the scheduled dates for those payments that were accelerated. The owner may elect this rider up to 2 times during the life of the contract. An election can only occur if the previous 12 months of non-accelerated benefits were received as scheduled.

The cost for this rider may vary on a non-discriminatory basis based on the issue date of the contract. The cost may be based on issue age, gender and payout type. This rider may only be added at issue.

Joel Cohn, FSA, MAAA, CFA  
Sr. Actuary, Director



## LINCOLN BENEFIT LIFE COMPANY READABILITY CERTIFICATION

I hereby certify the accuracy of the Flesch reading ease test score for the following policy forms.  
These forms are at least ten (10) point type, two (2) point leaded.

TITLE	FORM NUMBER	FLESCH SCORE
Single Premium Immediate Annuity Contract	AP0812	51.0
Accelerated Payment Liquidity Rider	AR0813	50.4
Guaranteed Annuity Payment Liquidity Rider	AR0814	50.5
Modified Cash Refund Liquidity Rider	AR0815	50.1
Amendatory Endorsement for Required Distributions	AR0816	52.6
Application	AA0735-1	54.1

\_\_\_\_\_  
Karen Burckhardt

Assistant Vice President  
Title

May 12, 2008  
Date

## **LINCOLN BENEFIT LIFE COMPANY**

### **STATEMENT OF VARIABILITY FOR**

Amendatory Endorsement for Required Distribution under Code Section 72(s): AR0816

The form listed above contains texts that are bracketed to denote information that may change or vary. Any change will be for future use only, and applied on a non-discriminatory basis.

- **Officer Signatures and Title:**

Officer signatures and there are bracketed so that we may change them to reflect the current signatures and titles as officers change.

**LINCOLN BENEFIT LIFE COMPANY**  
STATEMENT OF VARIABILITY FOR  
Accelerated Payment Liquidity Rider: AR0813

The form listed above contains texts that are bracketed to denote information that may change or vary. Any change will be for future use only, and applied on a non-discriminatory basis.

- [12] Months: In the future, this may range from 3-24 months.  
[6%]: This is currently shown as 6%. In the future, the range may be from 0%-15%

Lump sum payment processing period: This is currently shown as 30 days. In the future, the processing period may range from 30-60 days.

- **Officer Signatures and Title:**  
Officer signatures and there are bracketed so that we may change them to reflect the current signatures and titles as officers change.

# LINCOLN BENEFIT LIFE COMPANY

## STATEMENT OF VARIABILITY FOR: APPLICATION FORM: AA0735-1

The form listed above contains texts that are bracketed to denote information that may change or vary. Any change will be for future use only, and applied on a non-discriminatory basis.

1. **Arizona Fraud Warning:** To allow changes to comply with revisions in applicable state requirements.
2. **Address, Phone Number:** The mailing address and telephone number are shown on the application; however, these are subject to change over time.
3. **A. PRODUCT APPLIED FOR:** The application will show the product applied for. In the future we may restructure, modify, add or delete distribution channels that sell the annuity.
4. **B. ANNUITANT (disclosure):** The disclosure may be modified, deleted, or added to. Additionally, this will allow for changes that comply with applicable regulatory requirements.  
  
**ANNUITANT:** To allow for flexibility in the information collected and to make changes to comply with applicable regulatory requirements.
5. **C. JOINT ANNUITANT (disclosure):** The disclosure may be modified, deleted, or added to. Additionally, this will allow for changes that comply with applicable regulatory requirements.  
  
**JOINT ANNUITANT:** To allow for flexibility in the information collected and to make changes to comply with applicable regulatory requirements.
6. **D. OWNER (disclosure):** The disclosure may be modified or deleted, and we may add new disclosures/instructions/notices, which may later be modified or omitted. Additionally, to allow for changes that will comply with applicable regulatory requirements.  
  
**OWNER:** To allow for flexibility in the information collected, and make changes to comply with applicable state or federal requirements.
7. **E. JOINT OWNER (disclosure):** The disclosure may be modified, omitted, or added to. Additionally, this will allow for changes that comply with applicable regulatory requirements.  
  
**JOINT OWNER:** To allow for flexibility in the information collected, and make changes to comply with applicable regulatory requirements.
8. **F. OWNER TYPE:** To allow for owner types to be added or deleted, as we may change the types of owners that may hold legal title to the annuity. All owner types may not be available for all products we offer. Changes made will comply with applicable regulatory requirements.
9. **G. BENEFICIARY (disclosure):** The disclosure may be modified, deleted, or added to. Additionally, this will allow for changes that comply with applicable regulatory requirements.  
  
**G. BENEFICIARY:** To allow for flexibility in the information collected, and make changes to comply with applicable regulatory requirements.
10. **H. CITIZENSHIP:** To allow for flexibility in the information collected, and to make changes that comply with applicable regulatory requirements. The disclosure may be modified or deleted to comply with applicable regulatory requirements.
11. **I. PAYMENT INFORMATION:** To allow for flexibility in the purchase payment information collected, and to make changes to comply with applicable state or federal requirements. We may add, restructure, or delete information as we may cease to offer some of the options in this section.

12. **J. DEFERRED ANNUITY:** To allow for flexibility in the information collected, and make changes to comply with applicable state or federal requirements. We may add, restructure, or delete information as we may cease to offer some of the options in this section.
13. **K. IMMEDIATE ANNUITY:** To allow for flexibility in the information collected, and make changes to comply with applicable state or federal requirements. We may add, restructure, or delete information as we may cease to offer some of the options in this section.
14. **L. TAX QUALIFICATION STATUS OF ANNUITY APPLIED FOR:** To allow for flexibility in the information collected and Tax Qualified Plans offered, and make changes to comply with applicable state or federal requirements.
15. **M. TAX QUALIFICATION STATUS OF PREMIUM SOURCE:** To allow for flexibility in the purchase payment information collected, and make changes to comply with applicable state or federal requirements.
16. **N. REPLACEMENT:** To allow for flexibility in the information collected and to make changes to comply with state or federal requirements. Replacement information will always be on the application as required by state or federal regulators, but may be subject to change based on state or federal requirements.
17. **P. IMPORTANT INFORMATION AND SIGNATURES:** To allow for flexibility in the owner's certifications and representations and to make changes to reflect internal administrative processes or to comply with applicable state or federal requirements.
18. **Q. AGENT USE ONLY:** To allow for flexibility in the information collected, and to make changes to reflect new internal administrative processes (For example utilizing new commission structures) or to comply with applicable state or federal requirements.
19. **Receipt:** To allow for flexibility in the information collected, and to make changes to reflect new internal administrative processes or to comply with applicable state or federal requirements.

# LINCOLN BENEFIT LIFE COMPANY

## STATEMENT OF VARIABILITY FOR

### ANNUITY DATA PAGE: AD0812

The form listed above contains texts that are bracketed to denote information that may change or vary. Any change will be for future use only, and applied on a non-discriminatory basis.

- **Customer Information**

All customer specific information is bracketed to accurately reflect the customer's selections.

- **Guaranteed Annuity Payment Liquidity Rider Withdrawal Processing Fee: 0%- 12%**

We are requesting the flexibility to include or delete this rider, as we may cease to offer it at our discretion. The Guaranteed Annuity Payment Liquidity Rider Withdrawal Processing Fee will only be shown on the data page if the Guaranteed Annuity Payment Liquidity Rider is selected by the Contract Owner. The Withdrawal Processing Fee is currently 8%. In the future, the fee may range from 0% - 12% and will be applied on a non-discriminatory basis.

- **Accelerated Payment Liquidity Rider:**

We are requesting the flexibility to include or delete this rider, as we may cease to offer it at our discretion. This optional rider will only be shown on the data page if selected by the Contract Owner.

- **Guaranteed Annuity Payment Liquidity Rider:**

We are requesting the flexibility to include or delete this rider, as we may cease to offer it at our discretion. This optional rider will only be shown on the data page if selected by the Contract Owner.

- **Modified Cash Refund Liquidity Rider:**

We are requesting the flexibility to include or delete this rider, as we may cease to offer it at our discretion. This optional rider will only be shown on the data page if selected by the Contract Owner.

- **Schedule of Annuity Payments:**

We are requesting the flexibility to include, restructure, delete or modify Annuity Payment options and the associated tables, as we may cease to offer some payment options in the future. Within each table, all customer specific information is bracketed to accurately reflect the customer's information. Only the Annuity Payment options selected by the Contract Owner will be shown on the Annuity Data Page. We currently offer the following payment options:

Schedule [1] – Period Certain Annuity; Schedule [2] – Life Annuity; Schedule [3] – Life Annuity with Certain Payments; Schedule [4] – Joint and Survivor Life Annuity; Schedule [5] – Joint and Survivor Life Annuity with Certain Payments; Schedule [6] – Life Annuity with Modified Cash Refund; Schedule [7] – Joint and Survivor Life Annuity with Modified Cash Refund; Schedule 8 – Life Annuity with Installment Refund; Schedule [9] – Joint and Survivor Life Annuity with Installment Refund; Schedule [10] – Joint and Contingent Survivor Life Annuity; Schedule [11] – Joint and Contingent Survivor Life Annuity with Certain Payments.

- **Company Telephone Number:**

The Company's toll free number is bracketed, because this is subject to change over time.

**LINCOLN BENEFIT LIFE COMPANY**  
STATEMENT OF VARIABILITY FOR  
**Guaranteed Annuity Payment Liquidity Rider: AR0814**

The form listed above contains texts that are bracketed to denote information that may change or vary. Any change will be for future use only, and applied on a non-discriminatory basis.

- The percentage or the specified dollar amount, up to [100%] of the future Guaranteed Annuity Payment to be withdrawn. We are requesting flexibility to maintain a range of 10% - 100%
- Minimum withdrawal amount: This currently shown as \$2,500. In the future, the amount may range from \$100 to \$10,000.  
  
Post withdrawal minimum Annuity Payments: This is currently shown as \$100. In the future, the amount may range from \$25-\$500 per each payee or contract.  
  
Lump sum payment processing period: This is currently shown as 30 days. In the future, the processing period may range from 30-60 days.
- **Officer Signatures and Title:**  
Officer signatures and there are bracketed so that we may change them to reflect the current signatures and titles as officers change.

**LINCOLN BENEFIT LIFE COMPANY**  
STATEMENT OF VARIABILITY FOR  
Modified Cash Refund Liquidity Rider: AR0815

The form listed above contains texts that are bracketed to denote information that may change or vary. Any change will be for future use only, and applied on a non-discriminatory basis.

- 3<sup>rd</sup> Anniversary. In the future, this period may range from the 3<sup>rd</sup> through the 10<sup>th</sup> anniversary.

Minimum withdrawal amount: This currently shown as \$2,500. In the future, the amount may range from \$100 to \$10,000.

Post withdrawal minimum Annuity Payments: This is currently shown as \$100. In the future, the amount may range from \$25-\$500 per each payee or contract.

[12] Months: In the future, the number of Months may range from 3-24 and will be applied on a non-discriminatory basis

Lump sum payment processing period: This is currently shown as 30 days. In the future, the processing period may range from 30-60 days.

- **Officer Signatures and Title:**  
Officer signatures and there are bracketed so that we may change them to reflect the current signatures and titles as officers change.



**LINCOLN BENEFIT LIFE COMPANY**  
STATEMENT OF VARIABILITY FOR  
Single Premium Immediate Annuity Contract: AP0812 Series

The form listed above contains texts that are bracketed to denote information that may change or vary. Any change will be for future use only, and applied on a non-discriminatory basis.

- **Company Address:**  
The company's address is bracketed to allow the flexibility to change the address should a change be necessary.
- **Table of content:** The table of content is bracketed should page numbers change due to formatting or systems requirements.
- **Payout Plans:**  
We are requesting the flexibility to include, delete or modify Annuity Payout Plans as we may cease to offer some Payout plans in the future.
- **Purchase Payment:**  
Currently the limit on maximum Purchase Payment is \$1,000,000 without administrative approval. In the future, the limit may range from \$500,000 - \$10,000,000
- **Officer Signatures and Title:**  
Officer signatures and there are bracketed so that we may change them to reflect the current signatures and titles as officers change.